

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

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**New York City District Council of Carpenters Pension Fund, New York City District Council of Carpenters Welfare Fund, New York City District Council of Carpenters Annuity Fund, and New York City District Council of Carpenters Apprenticeship, Journeyman Retraining, Education and Industry Fund, by their Trustees, Frank Spencer, Douglas J. McCarron, John Ballantyne, Paul Tyzner, Paul O'Brien, Kevin M. O'Callaghan, Catherine Condon, David Meberg, Bryan Winter, and John DeLollis,**

**Index No. 11-CIV -5474**

**ANSWER**

**Plaintiffs,**

**-against-**

**Michael Forde, John Greaney, Joseph Olivieri, Brian Hayes, Michael Mitchell, Finbar O'Neill, K.A.F.C.I., Michael Brennan, Turbo Enterprises, Inc., Terence Buckley, Pitcohn Construction Enterprises, Inc., Gerard McEntee, Pyramid Associates Construction Corp., James Duffy, Brian Carson, Joseph Ruocco, John Stamberger, and Michael Vivenzio,**

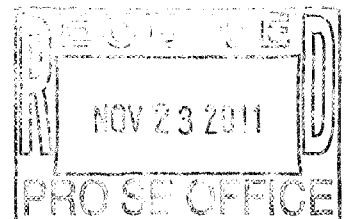
**Defendants,**

PRO SE OFFICE  
VJ

**Defendant, Joseph Ruocco, pro se, answering the complaint of Plaintiff's responds to the allegations as follows, respectfully shows to this Court and alleges as follows:**

**NATURE OF ACTION**

1. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "1" of the Complaint.



2. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “2” of the Complaint.

**ANSWERING JURISDICTION AND VENUE**

3. Denies each and every allegation contained in Paragraph “3” of the Complaint and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

4. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “4” of the Complaint.

**ANSWERING THE PARTIES**

5. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “5” of the Complaint.

6. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “6” of the Complaint.

7. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “7” of the Complaint.

8. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “8” of the Complaint.

9. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “9” of the Complaint.

10. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "10" of the Complaint, except Admits that shop steward was required to submit weekly reports.

11. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "11" of the Complaint.

12. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "12" of the Complaint.

13. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "13" of the Complaint.

14. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "14" of the Complaint.

15. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "15" of the Complaint.

16. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "16" of the Complaint.

17. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "17" of the Complaint.

18. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "18" of the Complaint.

19. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "19" of the Complaint.

20. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "20" of the Complaint.

21. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "21" of the Complaint.

22. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "22" of the Complaint.

23. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "23" of the Complaint.

24. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "24" of the Complaint.

25. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "25" of the Complaint.

26. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "26" of the Complaint.

27. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "27" of the Complaint.

28. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "28" of the Complaint.

29. • Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "29" of the Complaint.

30. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "30" of the Complaint.

31. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "31" of the Complaint, except Admits to his membership in the District Council and Local 157, and being a shop steward.

32. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "32" of the Complaint.

33. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "33" of the Complaint.

34. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "34" of the Complaint.

35. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "35" of the Complaint.

**ANSWERING THE FACTUAL ALLEGATIONS**

36. Denies each and every allegation contained in Paragraph "36" of the Complaint.

37. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "37" of the Complaint.

38. Denies each and every allegation contained in Paragraph "38" of the Complaint.

39. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "39" of the Complaint.

40. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "40" of the Complaint.

41. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "41" of the Complaint, except admits to being indicted, and to pleading guilty on some of the charges.

42. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "42" of the Complaint.

43. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "43" of the Complaint.

44. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "44" of the Complaint.

45. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "45" of the Complaint.

46. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "46" of the Complaint.

47. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "47" of the Complaint.

48. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "48" of the Complaint.

49. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "49" of the Complaint.

50. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "50" of the Complaint.

51. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "51" of the Complaint.

52. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "52" of the Complaint.

53. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "53" of the Complaint.

54. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "54" of the Complaint.

55. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "55" of the Complaint.

56. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "56" of the Complaint.

57. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "57" of the Complaint.

58. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "58" of the Complaint.

59. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "59" of the Complaint.

60. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "60" of the Complaint.

61. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "61" of the Complaint.

62. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "62" of the Complaint.

63. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "63" of the Complaint.

64. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "64" of the Complaint.

65. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "65" of the Complaint.

66. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "66" of the Complaint.

67. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "67" of the Complaint.

68. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "68" of the Complaint.

69. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "69" of the Complaint.

70. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "70" of the Complaint.

71. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "71" of the Complaint.

72. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "72" of the Complaint.

73. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "73" of the Complaint.

74. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "74" of the Complaint.

75. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph 75" of the Complaint.



76. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “76” of the Complaint.

77. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “77” of the Complaint.

78. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “78” of the Complaint.

79. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “79” of the Complaint.

80. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “80” of the Complaint.

81. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “81” of the Complaint.

82. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “82” of the Complaint.

83. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “83” of the Complaint.

84. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “84” of the Complaint.

85. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “85” of the Complaint.

86. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph “86” of the Complaint.

87. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "87" of the Complaint.

88. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "88" of the Complaint.

89. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "89" of the Complaint.

90. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "90" of the Complaint.

91. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "91" of the Complaint.

92. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "92" of the Complaint.

93. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "93" of the Complaint.

94. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "94" of the Complaint.

95. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "95" of the Complaint.

96. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "96" of the Complaint.

97. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "97" of the Complaint.

98. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "98" of the Complaint.

99. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "99" of the Complaint.

100. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "100" of the Complaint.

101. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "101" of the Complaint.

102. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "102" of the Complaint.

103. Denies each and every allegation contained in Paragraph "103" of the Complaint.

104. Denies each and every allegation contained in Paragraph "36" of the Complaint.

105. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "105" of the Complaint.

106. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "106" of the Complaint.

107. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "107" of the Complaint.

108. Denies knowledge of information sufficient to form a belief as to the allegations contained in Paragraph "108" of the Complaint.

**ANSWERING THE FIRST CAUSE OF ACTION**

109. Defendant re-allege and incorporate by reference Paragraphs 1-108 as if stated in full herein.

110. Denies each and every allegation contained in Paragraph “110” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

111. Denies each and every allegation contained in Paragraph “111” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

112. Denies each and every allegation contained in Paragraph “112” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

113. Denies each and every allegation contained in Paragraph “113” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

114. Denies each and every allegation contained in Paragraph “114” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

115. Denies each and every allegation contained in Paragraph “115” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

116. Denies each and every allegation contained in Paragraph “116” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

117. Denies each and every allegation contained in Paragraph “117” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

118. Denies each and every allegation contained in Paragraph “118” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

119. Denies each and every allegation contained in Paragraph “119” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

120. Denies each and every allegation contained in Paragraph “120” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

121. Denies each and every allegation contained in Paragraph “121” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

122. Denies each and every allegation contained in Paragraph “122” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

123. Denies each and every allegation contained in Paragraph “123” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

124. Denies each and every allegation contained in Paragraph “124” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE SECOND CAUSE OF ACTION**

125. Defendant re-allege and incorporate by reference Paragraphs 1-124 as if stated in full herein.

126. Denies each and every allegation contained in Paragraph “126” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

127. Denies each and every allegation contained in Paragraph “127” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

128. Denies each and every allegation contained in Paragraph “128” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

129. Denies each and every allegation contained in Paragraph “129” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

130. Denies each and every allegation contained in Paragraph “130” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

131. Denies each and every allegation contained in Paragraph “131” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

132. Denies each and every allegation contained in Paragraph "132" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

133. Denies each and every allegation contained in Paragraph "133" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

134. Denies each and every allegation contained in Paragraph "134" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

135. Denies each and every allegation contained in Paragraph "135" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

136. Denies each and every allegation contained in Paragraph "136" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE THIRD CAUSE OF ACTION**

137. Defendant re-allege and incorporate by reference Paragraphs 1-136 as if stated in full herein.

138. Denies each and every allegation contained in Paragraph "138" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

139. Denies each and every allegation contained in Paragraph "139" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

140. Denies each and every allegation contained in Paragraph "140" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

141. Denies each and every allegation contained in Paragraph "141" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

142. Denies each and every allegation contained in Paragraph "142" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE FOURTH CAUSE OF ACTION**

143. Defendant re-alleges and incorporate by reference Paragraphs 1-142 as if stated in full herein.

144. Denies each and every allegation contained in Paragraph "144" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

145. Denies each and every allegation contained in Paragraph "145" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

146. Denies each and every allegation contained in Paragraph "146" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

147. Denies each and every allegation contained in Paragraph "147" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

148. Denies each and every allegation contained in Paragraph "148" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE FIFTH CAUSE OF ACTION**

149. Defendant re-alleges and incorporate by reference Paragraphs 1-148 as if stated in full herein.

150. Denies each and every allegation contained in Paragraph "150" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

151. Denies each and every allegation contained in Paragraph "151" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

152. Denies each and every allegation contained in Paragraph "152" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.



153. Denies each and every allegation contained in Paragraph “153” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

154. Denies each and every allegation contained in Paragraph “154” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE SIXTH CAUSE OF ACTION**

155. Defendant re-alleges and incorporate by reference Paragraphs 1-154 as if stated in full herein.

156. Denies each and every allegation contained in Paragraph “156” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

157. Denies each and every allegation contained in Paragraph “157” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

158. Denies each and every allegation contained in Paragraph “158” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

159. Denies each and every allegation contained in Paragraph “159” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

160. Denies each and every allegation contained in Paragraph “160” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

161. Denies each and every allegation contained in Paragraph “161” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE SEVENTH CAUSE OF ACTION**

162. Defendant re-alleges and incorporate by reference Paragraphs 1-161 as if stated in full herein.



163. Denies each and every allegation contained in Paragraph “163” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

164. Denies each and every allegation contained in Paragraph “164” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

165. Denies each and every allegation contained in Paragraph “165” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

166. Denies each and every allegation contained in Paragraph “166” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

167. Denies each and every allegation contained in Paragraph “167” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

168. Denies each and every allegation contained in Paragraph “168” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE EIGHTH CAUSE OF ACTION**

169. Defendant re-alleges and incorporate by reference Paragraphs 1-168 as if stated in full herein.

170. Denies each and every allegation contained in Paragraph “170” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

171. Denies each and every allegation contained in Paragraph “171” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

172. Denies each and every allegation contained in Paragraph “172” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

173. Denies each and every allegation contained in Paragraph “173” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

174. Denies each and every allegation contained in Paragraph "174" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

175. Denies each and every allegation contained in Paragraph "175" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE NINTH CAUSE OF ACTION**

176. Defendant re-alleges and incorporate by reference Paragraphs 1-175 as if stated in full herein.

177. Denies each and every allegation contained in Paragraph "177" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

178. Denies each and every allegation contained in Paragraph "178" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

179. Denies each and every allegation contained in Paragraph "179" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

180. Denies each and every allegation contained in Paragraph "180" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

181. Denies each and every allegation contained in Paragraph "181" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

182. Denies each and every allegation contained in Paragraph "182" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE TENTH CAUSE OF ACTION**

183. Defendant re-alleges and incorporate by reference Paragraphs 1-182 as if stated in full herein.

184. Denies each and every allegation contained in Paragraph “184” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

185. Denies each and every allegation contained in Paragraph “185” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

186. Denies each and every allegation contained in Paragraph “186” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

187. Denies each and every allegation contained in Paragraph “187” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

188. Denies each and every allegation contained in Paragraph “188” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

189. Denies each and every allegation contained in Paragraph “189” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

**ANSWERING THE ELEVENTH CAUSE OF ACTION**

190. Defendant re-alleges and incorporate by reference Paragraphs 1-189 as if stated in full herein.

191. Denies each and every allegation contained in Paragraph “189” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

192. Denies each and every allegation contained in Paragraph “189” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

193. Denies each and every allegation contained in Paragraph “189” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

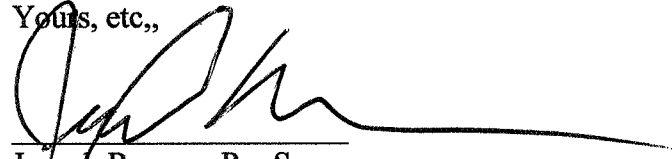
194. Denies each and every allegation contained in Paragraph “189” and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

195. Denies each and every allegation contained in Paragraph "189" and respectfully refers all questions of law to the Court or Forum of appropriate jurisdiction.

WHEREFORE DEFENDANT respectfully requests that the Court issue and order dismissing the Complaint and all the relief requested in its entirety, and grant such other and further relief as this Court deems just and proper.

Dated: East Stroudsburg, PA  
November 18, 2011

Yours, etc.,

A handwritten signature in black ink, appearing to read 'Joe Ruocco', with a long horizontal line extending to the right.

Joseph Ruocco, Pro Se  
447 Rolling Hill Way  
East Stroudsburg, PA 18302